



EMPLOYEE BENEFITS ENROLLMENT GUIDE

RAPPAHANNOCK WESTMINSTER CANTERBURY

Plan Year: 2020-21

Presented by: Scott Benefit Services

AGENDA

- Medical and Pharmacy
- Anthem Tools
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Dental
- Vision
- Life/Disability

OPEN ENROLLMENT SUMMARY

- **Medical**

- Carrier will remain Anthem and for “employee only” coverage there is no change in premium!
- RW-C will continue to offer the same two plans HealthKeepers HSA \$3,000 and the HealthKeepers HSA \$4,500
- There are no changes to HSA Contribution
 - RW-C will continue to match up to \$300 for employees and up to \$500 for dependent tiers
- The plan year re-sets on November 1, 2020. This means deductibles and out-of-pocket maximums restart on November 1. The 2020-2021 plan year will run 11 months, resetting next October 2021
- If you wish to cover your spouse, you will need to complete the spousal affidavit

- **Dental**

- We’re pleased to announce a new and better dental carrier - Delta Dental
- Employees will now have the choice between a Low and High dental plan

- **Vision**

- Our new EyeMed vision carrier brings annual coverage for frames!
- Anthem now only covers an annual eye exam. For frames, etc. you’ll need EyeMed.

- **Life/Disability**

- Same coverage – new carrier - Cigna

MEDICAL AND PRESCRIPTION DRUGS

- Members will be receiving new Anthem ID cards this year
- Both plans are offered on the same network with Anthem: HealthKeepers (VA-based)

Benefits	<i>HealthKeepers HSA 3000 / 20 / 5000</i>	<i>HealthKeepers HSA 4500 / 20 / 6550</i>
In-Network Benefits		
Annual Deductible (Ind/Fam)	\$3,000 / \$6,000	\$4,500 / \$9,000
Calendar Year/ Plan Year	Plan Year	Plan Year
Coinsurance	Anthem 80% / Employee 20%	Anthem 80% / Employee 20%
Annual Out-of-Pocket Maximum(Ind/Fam)	\$5,000 / \$10,000	\$6,550 / \$13,100
Preventive Care	Covered 100%	Covered 100%
Adult Vision Exam	\$15 copay, 1 per year	\$15 copay, 1 per year
Office Visits (PCP/Specialist)	20% after deductible	20% after deductible
Urgent Care	20% after deductible	20% after deductible
Emergency Room Services	20% after deductible	20% after deductible
Diagnostic Labs/Xrays	20% after deductible	20% after deductible
Outpatient Hospital Expenses	20% after deductible	20% after deductible
Inpatient Hospital Expenses	20% after deductible	20% after deductible
Mental Health & Substance Abuse	20% after deductible	20% after deductible
Prescription Drugs		
Deductible	Included with medical	Included with medical
Retail Pharmacy Copays	20% after deductible	20% after deductible
Mail Order Copays	20% after deductible	20% after deductible
Out-of-Pocket Maximum (Ind/Fam)	Included with Medical	Included with Medical
Out-of-Network Benefits		
Deductible (Ind/Fam)	\$6,000 / \$12,000	\$9,000 / \$18,000
Coinsurance	Anthem 70% / Employee 30%	Anthem 70% / Employee 30%
Out-of-Pocket Maximum (Ind/Fam)	\$12,500 / \$25,000	\$15,000 / 30,000

2020/21 Medical Employee Contributions

PER PAY PERIOD

	Employee Only	Employee & Spouse	Employee & Child (ren)	Employee & Family
\$3,000 HSA	\$88.98	\$249.05	\$229.78	\$515.89
\$4,500 HSA	\$60.43	\$215.47	\$209.26	\$454.17

Anthem Medical Plan: Preventive Care

- **Better health leads to lower costs for all!**
- Each of us play a role in controlling future medical premiums!
- 80% of the reasons we use healthcare are based on our lifestyles and could be prevented!

How can you be a part of the solution?

- Utilize Preventive Care
- Manage chronic conditions
- Use generic and alternate drug opportunities
- Utilize alternatives to the Emergency Room

RW-C is committed to supporting its employees in their effort to stay well

Preventive Services covered at 100% on all plans (Copays/Deductibles waived)

- Routine annual physical exams, including annual GYN exam
- Well baby and well child care
- Hearing screening
- Routine immunizations
- Screening colonoscopy
- Screening mammography
- Colorectal cancer screening
- Prostate cancer screening
- Cervical cancer screening (annual pap smear)

Anthem Member Resources

The benefits of registering at anthem.com

When you register online, you have
great personalized tools to help you:

Search for doctors.



Check your claims.



Estimate your costs.



Review your
medical benefits.



View your ID card.



Refill a prescription.



Anthem App: Sydney



Anthem

Say hi to Sydney

Anthem's new app is simple, smart – and all about you

With Sydney, you can find everything you need to know about your medical, dental, and life insurance benefits all in one place. Sydney makes it easier to get things done, so you can spend more time focused on your health.

Get started with Sydney
Download the app today!

GET IT ON Google Play | Download on the App Store

Simple

Ready for you to use quickly, easily, seamlessly – with one-click access to benefits info, Member Services, wellness resources and more.

With just one click, you can:

- Find care and check costs
- Check all benefits
- See claims

Smart

Sydney acts like a personal health guide, answering your questions and connecting you to the right resources at the right time. And you can use the interactive chat to get answers quickly.

- Get answers even faster with our interactive chat feature
- View and use digital ID cards

Personal

Get alerts, reminders and tips directly from Sydney. Get personalized doctor suggestions based on your needs. The more you use it, the more Sydney can help you stay healthy and save money.

Already using our Anthem Anywhere app?

It's easy to make the switch. Simply download the Sydney app and log in with your Anthem username and password.

ER Alternative - LiveHealth

- LiveHealth Online is Anthem's online telemedicine service included in all plans
 - Employees have access to physicians 24/7
 - A typical session is about 10 minutes
 - Members can use this tool while traveling
 - Doctors can prescribe medications during these visits
 - www.livehealthonline.com
- This tool is great for conditions such as cold/flu symptoms, allergies, sinus infections, urinary tract infections, and other common symptoms that a member may be familiar with experiencing
- Employees now have access to psychology services through LiveHealth Online

Cost by plan:

HealthKeepers HSA 3000/20: \$59

HealthKeepers HSA 4500/20: \$59

Other ER Alternatives

Urgent Care facilities in Gloucester or Tappahannock – sure it's a drive but 30 to 45 minutes for a non-emergency will save you lots of \$\$\$\$

MD Express, Gloucester, (804) 824-9962

Sentara Urgent Care, Gloucester, (804) 210-1005

Velocity Urgent Care, Gloucester, (804) 381-4361

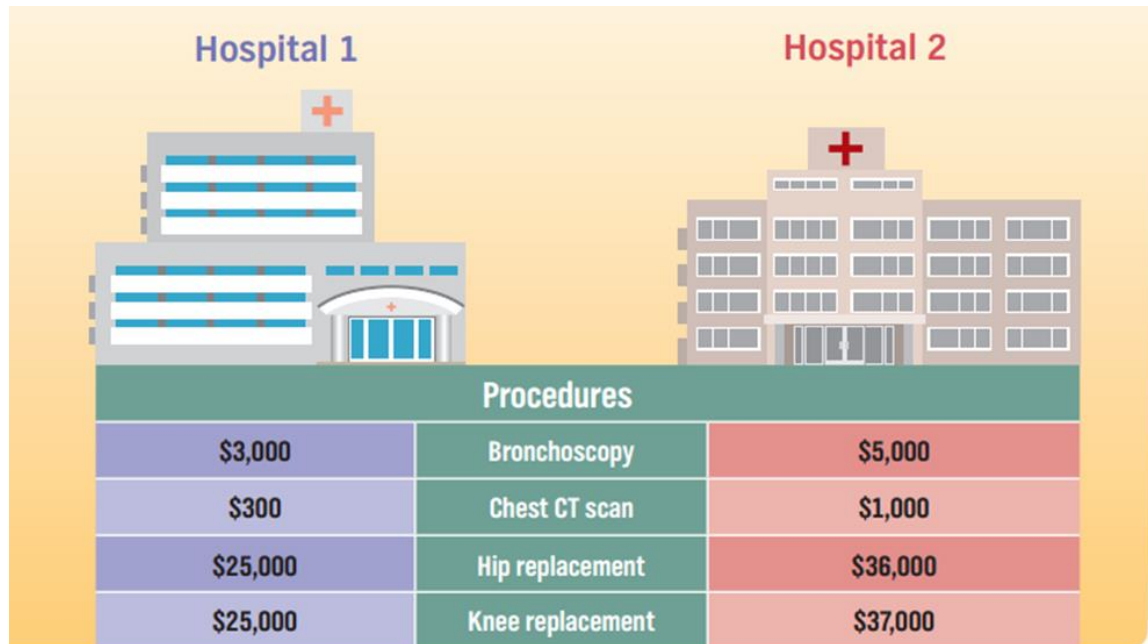
MD Express, Tappahannock, (804) 443-8610

CMG Urgent Care, Hartfield, (804) 776-9221

Primary Care doctors

Anthem's "Estimate Your Cost" Tool

- With this free online tool you can find out the cost of procedures ahead of time and plan accordingly
- Members can compare facilities and costs for known procedures based on cost and quality ratings
- This puts you in control of where and how you spend your healthcare dollars



The illustration shows two hospital buildings. Hospital 1 is on the left, colored blue and white, with a red cross on its roof. Hospital 2 is on the right, colored grey and white, also with a red cross on its roof. Below the buildings is a table comparing the costs of four procedures at each hospital.

Procedures		
\$3,000	Bronchoscopy	\$5,000
\$300	Chest CT scan	\$1,000
\$25,000	Hip replacement	\$36,000
\$25,000	Knee replacement	\$37,000

Sample cost comparison*

Mail Order Pharmacy

- Employees have a savings opportunity if they elect the mail order option through Anthem
- Medications are sent in an unmarked box by IngenioRx
- In addition to savings and member convenience, mail order leads to decreased plan cost and increased member medication compliance

It's as easy as 1-2-3!

- Step 1: Logon to Anthem.com and click on Prescription Benefits. Click “Start A New Prescription.” Members can print an order form to mail in with the prescription or print a form to have your doctor fax in with your prescription
- Step 2: See your doctor for a prescription for a 90 day supply (or IngenioRx can call your doctor to get this for you)
- Step 3: You can pay by e-check, check or credit card
- In most cases your first medication will be sent to your home within 2 weeks

What is KnovaSolutions?

- **The Purpose:** a personal health service that provides information, education, and decision support for employees & their families
- **The Goal:** to help people own and manage their health and their decisions to use medical services
- **Target Population:** *Proactive* outreach to those employees & dependents who have or are predicted to have complex healthcare and benefit utilization (*multiple illnesses, providers, medications, work, life and health issues*)
- **Intervention:** KnovaSolutions - provided by a master's level educated nurse, health educator and pharmacist clinician team
- **The service is confidential and free for employees!**

Please note: The inbound call comes from Cheyenne, Wyoming and is preceded by a mailed letter from KnovaSolutions

Health Savings Account (HSA)

- RW-C will match up to \$300 for employees or up to \$500 for dependent tiers annually to your HSA
- Left over funds are rolled over year after year and the money is yours if you change employers
- HSA funds can also be used for family members not covered on your insurance plan
- You are ineligible for an HSA if you have any other form of health care coverage including Medicare, Tricare, a Flexible Spending account or coverage on a parent/spouse's plan
- Maximum annual HSA contributions allowed by the IRS for 2021 (includes the employer contribution):
 - \$3,600 (individual)
 - \$7,200 (family)
 - Members over age 55: additional \$1,000 "catch-up" contribution

Covered Medical Expenses

Dr. Office/Specialist/Chiropractor
Hospital Stays, Radiology, Lab Work
Speech/Occupational/Physical Therapy
Prescription Drugs

Other Qualified Expenses

Dental Coinsurance, Orthodontia
Vision Check ups, glasses/contacts

Flexible Spending Account

- RW-C employees can enroll in a flexible spending account (FSA) provided by Health Equity
- An FSA is a tax-free account that reimburses employees for medical or dependent care expenses (children under 13 and adult family members may qualify)
- Types of FSAs that will be offered at RW-C:
 - Medical FSA
 - Dependent Care FSA
 - Limited Care FSA (only for eligible dental and vision expenses)
 - An employee can have both types, but they must be kept separate (funds from one cannot be used to reimburse the other type of expense)
- Who is eligible for an FSA?
 - All full-time employees are eligible
 - If you or your spouse contributes to a Health Savings Account, you are only eligible to enroll in a Limited FSA only
 - If you or your spouse is eligible through your employer to contribute to an HSA, but chose not to contribute, you are eligible to contribute the full amount to the Medical FSA.
 - For health FSAs, employees do not need to be covered by a RW-C health plan

FSA (Cont.)

- Contributions to an FSA:
 - Designate how much to contribute during Open Enrollment and money will be deducted in equal installments via payroll deduction
 - For the medical and limited purpose FSA funds are available on day one but for the dependent care FSA funds are only available as they are deducted
 - 2020 FSA contribution limits:
 - Health Care FSA maximum: \$2,750
 - Dependent Care FSA maximum: \$5,000 per household
- Tax Treatment
 - Employee contributions are made pre-tax
 - Distributions are tax-free
- Use It or Lose It
 - The employee owns the account, but the funds expire at the end of the plan year
 - Employees are allowed to carry over up to \$500 of unused funds from one plan year to the next
 - Any amount that is carried over does not count towards the maximum contribution for the next plan year
 - Rollovers will be delayed three months this year because of the carrier change
- Employees will receive a new FSA debit card in the mail from Health Equity in October

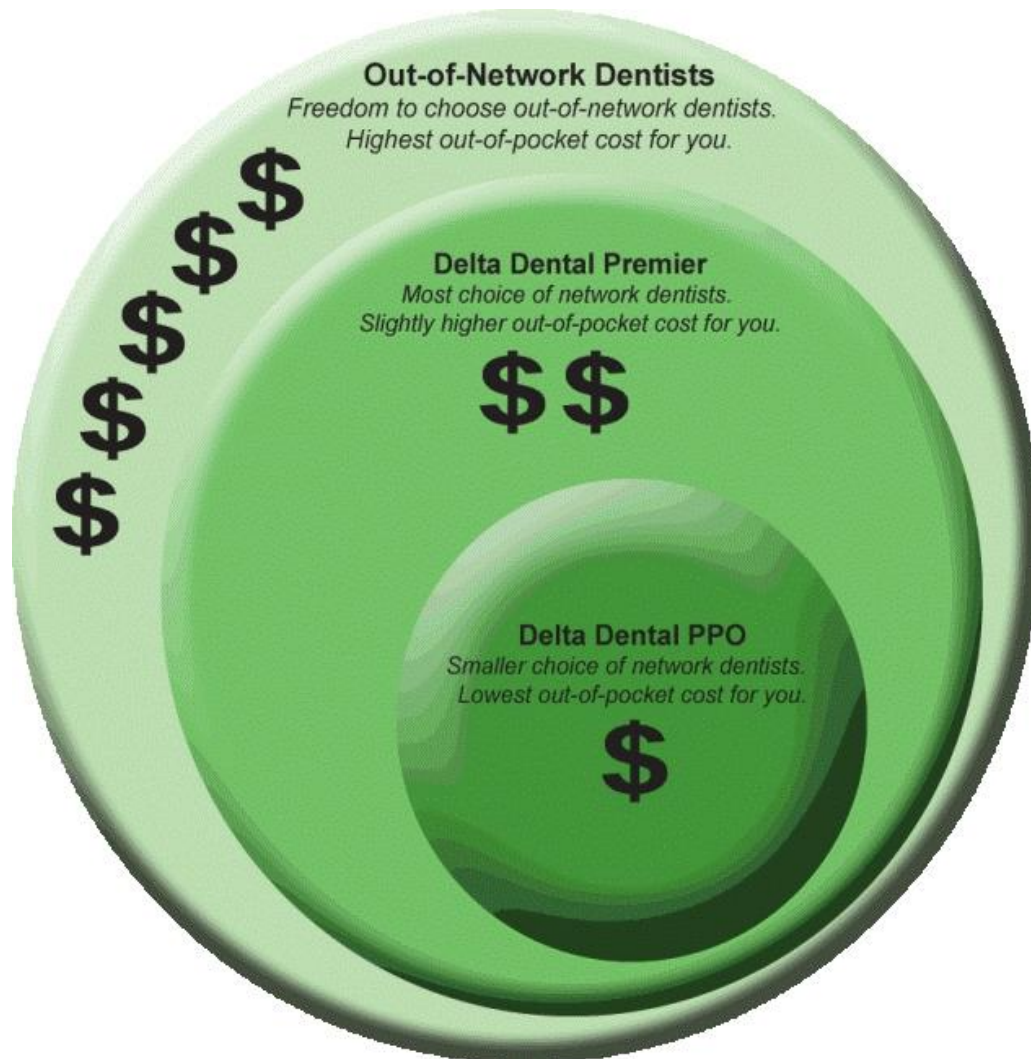
2020/21 Dental Plans

New carrier – Delta Dental
Choose the Premier or Basic Plan

Benefits	Premier Plan	Basic Plan
Plan Type	PPO plus Premier	PPO plus Premier
Annual Deductible (Ind/Fam)	\$50/\$150	\$50/\$150
Annual Maximum	\$1,250	\$750
Diagnostic and Preventive Services	100%	100%
Resorative Services	80%	80%
Major Services	50%	Not Covered
Orthodontics <i>Dependent children to age 26</i>	50%	Not Covered
Orthodontic Maximum	\$1,000	Not Covered
Composite Fillings on Back Teeth	Covered	Covered
Implants	Covered	Not Covered
Out of Network Benefits	100%/80%/50%/50%	100%/80%
MaxOver Threshold	\$625	\$375
Roll Over Amount	\$300	\$175
MaxOver Account Limit	\$1,250	\$750

- Delta Dental offers a MaxOver benefit that allows you to rollover an unused portion of your annual maximum if you meet two criteria:
 - Get at least one preventive care screening in the plan year
 - Member uses half of the annual maximum

DELTA DENTAL NETWORKS



Delta offers two distinct networks to provide employees with more in-network choices:

Delta Dental Premier[®] — This is Delta Dental's largest network and includes 80%* of all dentists nationwide. The Premier network offers the greatest network access with discounts ranging from 6 to 10%.

Delta Dental PPOSM — This network includes 51%* of all dentists nationwide. The PPO network offers solid network access with deeper discounts of 15-25%.

Some advantages of using a participating provider include discounted fees, no balance billing and no claim forms to file.

Members can also go out-of-network, but may experience lower out-of-pocket costs by choosing a dentist that participates in one of our networks.

2020/21 Employee Dental Contributions

Dental Plan Costs (per pay period)		
	Low Plan	High Plan
Employee Only	\$9.18	\$13.95
Employee + Spouse	\$17.33	\$26.86
Employee + Child	\$18.14	\$28.15
Employee + Family	\$22.63	\$34.92

Eye Med Vision Option

Note: If you enroll in an Anthem health plan, your annual eye exam is covered. However, lenses, frames or eye treatments and surgeries are not covered through Anthem.

Vision Summary- EyeMed		
	In Network	Out-Of-Network Member Reimbursement
Copay Exams	\$10	Up to \$40
Frequencies Exams Lenses Frames	Once every 12 months Once every 12 months Once every 12 months	Once every 12 months Once every 12 months Once every 12 months
Lenses Single Vision Lined Bifocal Lined Trifocal Lenticular	\$20 copay \$20 copay \$20 copay \$20 copay	Up to \$30 Up to \$50 Up to \$70 Up to \$70
Frames Allowance	\$0 copay; 20% off balance over \$130 allowance	Up to \$91
Contact Lenses Allowance Conventional Disposable Medically Necessary	\$0 copay; 15% off balance over \$130 allowance \$0 copay; 100% of balance over \$130 allowance Paid in full	Up to \$91 Up to \$91 Up to \$210

Vision Rates – Per Pay Period			
Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$3.25	\$6.17	\$6.50	\$9.55

Ancillary Benefits

- Basic Life and AD&D
 - Coverage is with Cigna and paid by RW-C
 - Employee Benefit: 1x annual salary to a max of \$50,000
 - Benefit reductions apply at age 65 and 70
 - **Please make sure your beneficiary information is up to date**
- Voluntary Life and AD&D
 - Employees have the opportunity to enroll with coverage provided by Cigna with **NO MEDICAL QUESTIONS** up to the guarantee issue amount- this year only!
 - Increments of \$10,000 up to a max of 5x annual salary
 - Guarantee Issue: \$100,000
 - Employees can also buy voluntary life insurance for their spouse and children
 - Spouse benefit: increments of \$5,000; \$25,000 guarantee issue
 - Child benefit: guarantee issue of \$10,000
 - Spouse benefit cannot exceed 50% of the employee life election

Ancillary Benefits

- Short-Term Disability
 - Coverage is with Cigna and paid by RW-C
 - Benefits Begin: 14th day for Accident and Illness
 - Maximum Benefit Period: 11 weeks
 - Benefit: 60% of weekly income
 - Maximum Benefit: \$1,000 per week
- Long-Term Disability
 - Employees have the opportunity to enroll with coverage offered by Cigna
 - Benefit is 100% employee-paid
 - Benefits Begin: 91st day
 - Benefit: 60% of monthly income
 - Maximum Benefit: Up to \$5,000 per month

NEXT STEPS

Deadline to renew or newly enroll in benefits is **October 7th**.

- All Employees must submit the following:
 - Open Enrollment Worksheet
 - Sworn Disclosure
 - Annual Demographics and Beneficiaries Update
 - Media Release
- Other forms due based on your elections:
 - Delta Dental enrollment form - anyone opting for dental insurance
 - EyeMed enrollment form – anyone opting for vision insurance in addition to Anthem’s coverage for an annual eye exam
 - Spousal affidavit – anyone wishing to enroll their spouse in medical insurance
 - FSA enrollment form – anyone opting to open a flexible spending account
 - Cigna enrollment form – anyone opting for long term disability or supplemental life
 - Aflac enrollment form – anyone newly electing or canceling accident and critical illness coverage
 - Employee Emergency Fund – anyone opting to begin contributions

ALL FORMS DUE TO HR BY OCTOBER 7. NO EXCEPTIONS. If I miss this deadline, I am waiving health insurance and other benefit coverage for the 2020-2021 plan year.